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DATE: November 10, 2005

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FROM: Gregory J. Carlin
 Reg. No. 45,607

* * * * OFFICIAL * * * *

In re: Spear
 Appl. No.: 09/812,452
 Filed: 03/20/2001
 For: HYBRID CREDIT CARD TRANSACTION SYSTEM

NO. OF PAGES:
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REQUESTED BY: Lisa Rone

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Attorney's Docket No. 018360/205526

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Spear Confirmation No.: 1926
 Appl. No.: 09/812,452 Art Unit: 2164
 Filed: 03/20/2001
 For: HYBRID CREDIT CARD TRANSACTION SYSTEM

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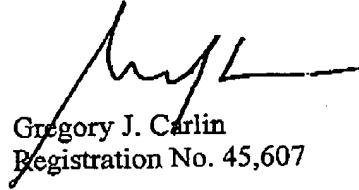
RESPONSE TO RESTRICTION REQUIREMENT

This is in response to the Office Action dated October 11, 2005, in which the Examiner has required restriction between Group I, namely Claims 1-25 and Group II, namely Claims 26-29. Applicant hereby provisionally elects with traverse to prosecute the claims of Group 1 (Claims 1-25) and expressly reserves the right to file divisional applications or take such other appropriate measures deemed necessary to protect the inventions in the remaining claims.

Should the Examiner have further questions or comments with respect to examination of this case, it is respectfully requested that the Examiner telephone the undersigned so that further examination of this application can be expedited.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,


 Gregory J. Carlin
 Registration No. 45,607

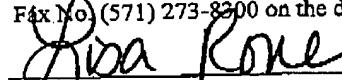
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Appl No.: 09/812,452
Amdt. dated 11/10/2005
Reply to Restriction Requirement of October 11, 2005

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